

## KEY SBA INFORMATION

### Maximum Guaranty Percentages

Regular 7(a) loans of \$150,000 or less.....	<b>85%</b>	SBAExpress (\$350,000 maximum).....	<b>50%</b>
Regular 7(a) loans greater than \$150,000.....	<b>75%</b>	SBA Export Express (\$350,000).....	<b>85/75%</b>
Export Working Capital Program.....		<b>90%</b>	

**Guaranty Fees on loans exceeding 12 months in maturity.** The Lender pays the fee and may pass it on to the borrower after first disbursement.

	<i>Based on SBA Guaranteed Portion</i>	<i>Based on Total Loan with Standard SBA Guarantees</i>	<i>Based on Total Loan with Express</i>
Loans of \$150,000 or less (Lender may keep .25% of fee)	<b>2.00%</b>	1.70%	1.0%
Loans between \$150,001 & \$700,000	<b>3.00%</b>	2.25%	1.5%
Loans greater than \$700,000	<b>3.50%</b>	2.625%	n.a.

Loans with a guaranteed portion in excess of \$1 million add an additional **.25%** guaranty fee on that portion.

The guaranty fee on a \$2,000,000 SBA loan is now \$53,750.

Guaranty Fee on all loans up to 12 months in maturity is only .25%, but must be submitted with the application

**Lender Annual Service Fee:** .545% of the outstanding balance of the SBA guaranteed portion of the loan. The fee is prorated and submitted monthly with your 1502 report (See Colson Services below for contact information). This fee may not be passed on to the borrower.

### Interest Rate Limits

Term less than 7 yrs	WSJ Prime + 2.25%
Term of 7 yrs or more	WSJ Prime + 2.75%
Loan of \$25,000 or less	May add 2%
Loan of \$25,001 to \$50,000	May add 1%

#### SBAExpress limits are:

**Your prime rate + 4.5% for loans over \$50,000**

**Your prime rate + 6.5% for loans of \$50,000 or less**

### West Virginia District Office Finance Division Staff

	Telephone	Individual Fax	e-mail addresses
David Manley	(304) 623-5631 ext 231	(202) 481-2617	<a href="mailto:david.manley@sba.gov">david.manley@sba.gov</a>
Naomi Bassel	(304) 623-5631 ext 225	(202) 481-4718	<a href="mailto:naomi.bassel@sba.gov">naomi.bassel@sba.gov</a>

### Key Web Sites

SBA Lender Homepage	<a href="http://www.sba.gov/banking">www.sba.gov/banking</a>
West Virginia District Office Homepage	<a href="http://www.sba.gov/wv/">www.sba.gov/wv/</a>
SIC, NAICS codes and Size Standards	<a href="https://eweb1.sba.gov/naics">https://eweb1.sba.gov/naics</a>
Franchise Registry Homepage	<a href="http://www.franchiseregistry.com/registry/">www.franchiseregistry.com/registry/</a>
Immigration and Naturalization	<a href="http://www.ins.usdoj.gov/graphics/formsfee/forms">www.ins.usdoj.gov/graphics/formsfee/forms</a>
Exporting	<a href="http://www.export.gov">www.export.gov</a>

### Important Addresses

**West Virginia District Office**  
Federal Building  
320 West Pike Street, Suite 330  
Clarksburg, WV 26301  
(304) 623-5631  
Fax (304) 623-0023

**Charleston Branch Office**  
405 Capitol Street, Suite 412  
Charleston, WV 25301  
(304) 347-5220  
Fax (304) 347-5350

**Sacramento Loan Processing Center (PLP and SBAExpress)**  
U.S. Federal Courthouse  
501 I St., Suite 12-100  
Sacramento, CA 95814-2322  
**Fax (916) 930-2160**

**Little Rock Commercial Loan Servicing Center**  
2120 Riverfront Dr., Ste100  
Little Rock, AR 72202  
(501) 324-5871  
Fax (501) 324-6072  
[Lrsc.servicing@sba.gov](http://Lrsc.servicing@sba.gov)

**Colson Services**  
150 Nassau St.

New York, NY 10038  
(212) 266-7998  
(212) 266-7828 (1502 HELP)

**National Guaranty Purchase Center**  
1145 Herndon Parkway  
Herndon, VA 20170  
(703) 487-9283  
Fax (202) 481-4674  
[loanresolution@sba.gov](mailto:loanresolution@sba.gov)  
Hours: Monday to Friday  
7:30 am to 6:30 pm

**Guaranty Fee Payments**  
Small Business Administration  
Denver, CO 80259-0001